

Fill in this information to identify the case:

United States Bankruptcy Court for the:

Eastern District of New York

Case number (if known): _____ Chapter 11

Check if this is an amended filing

Official Form 201

Voluntary Petition for Non-Individuals Filing for Bankruptcy

06/22

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1. Debtor's name

Ann Arbor Sand Dollar Realty Group, LLC

2. All other names debtor used in the last 8 years

Include any assumed names, trade names, and *doing business as names*

3. Debtor's federal Employer Identification Number (EIN)

8 2 - 4 6 7 4 1 8 8

4. Debtor's address

Principal place of business

11 Bonac Woods Lane

Number Street

Mailing address, if different from principal place of business

Number Street

East Hampton, NY 11937

City State ZIP Code

P.O. Box

City State ZIP Code

Suffolk

County

Location of principal assets, if different from principal place of business

Number Street

City State ZIP Code

5. Debtor's website (URL)

6. Type of debtor

Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))

Partnership (excluding LLP)

Other. Specify: _____

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (if known) _____

7. Describe debtor's business**A. Check one:**

Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Railroad (as defined in 11 U.S.C. §101(44))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 Clearing Bank (as defined in 11 U.S.C. §781(3))
 None of the above

B. Check all that apply:

Tax-exempt entity (as described in 26 U.S.C. §501)
 Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. § 80a-3)
 Investment advisor (as defined in 15 U.S.C. § 80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See
<http://www.uscourts.gov/four-digit-national-association-naics-codes> .

5 3 1 3**8. Under which chapter of the Bankruptcy Code is the debtor filing?**

A debtor who is a "small business debtor" must check the first subbox. A debtor as defined in § 1182(1) who elects to proceed under subchapter V of chapter 11 (whether or not the debtor is a "small business debtor") must check the second sub-box

Check one:

Chapter 7
 Chapter 9
 Chapter 11. **Check all that apply:**

- The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D), and its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$3,024,725. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- The debtor is a debtor as defined in 11 U.S.C. § 1182(1), its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$7,500,000, **and it chooses to proceed under Subchapter V of Chapter 11**. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return, or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
- A plan is being filed with this petition.
- Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
- The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
- The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

Chapter 12

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?

If more than 2 cases, attach a separate list.

 No

Yes. District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?

List all cases. If more than 1, attach a separate list.

 No

Yes. Debtor _____ Relationship _____

District _____ When _____
MM / DD / YYYY

Case number, if known _____

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (*if known*) _____

11. Why is the case filed in this district?

Check all that apply:

Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.

A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?

No

Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

Why does the property need immediate attention? (Check all that apply.)

It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.

What is the hazard?

It needs to be physically secured or protected from the weather.

It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

Other _____

Where is the property?

Number _____ Street _____

City _____ State _____ ZIP Code _____

Is the property insured?

No

Yes. Insurance agency _____

Contact name _____

Phone _____

Statistical and administrative information

13. Debtor's estimation of available funds?

Check one:

Funds will be available for distribution to unsecured creditors.

After any administrative expenses are paid, no funds will be available for distribution to unsecured creditors.

14. Estimated number of creditors

<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,000-100,000
<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 10,001-25,000		<input type="checkbox"/> More than 100,000	

15. Estimated assets

<input type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input checked="" type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name

Case number (*if known*) _____

16. Estimated liabilities

<input type="checkbox"/> \$0-\$50,000	<input checked="" type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

Request for Relief, Declaration, and Signatures

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

17. Declaration and signature of authorized representative of debtor

- The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.
- I have been authorized to file this petition on behalf of the debtor.
- I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 06/09/2023
MM/ DD/ YYYY

X

/s/ Richard Gherardi

Signature of authorized representative of debtor

Richard Gherardi

Printed name

Title

Managing Member

18. Signature of attorney

X

/s/ Charles Higgs

Signature of attorney for debtor

Date 06/09/2023

MM/ DD/ YYYY

Charles Higgs

Printed name

The Law Office of Charles A. Higgs

Firm name

2 Depot Plaza First Floor, Office 4

Number Street

Bedford Hills

City

NY

10507

State

ZIP Code

(917) 673-3768

Contact phone

charles@freshstartesq.com

Email address

Bar number

State

Fill in this information to identify the case:

Debtor name Ann Arbor Sand Dollar Realty Group, LLC

United States Bankruptcy Court for the:
Eastern District of New York

Case number (if known): _____

Check if this is an amended filing

Official Form 202

Declaration Under Penalty of Perjury for Non-Individual Debtors

12/15

An individual who is authorized to act on behalf of a non-individual debtor, such as a corporation or partnership, must sign and submit this form for the schedules of assets and liabilities, any other document that requires a declaration that is not included in the document, and any amendments of those documents. This form must state the individual's position or relationship to the debtor, the identity of the document, and the date. Bankruptcy Rules 1008 and 9011.

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Declaration and signature

I am the president, another officer, or an authorized agent of the corporation; a member or an authorized agent of the partnership; or another individual serving as a representative of the debtor in this case.

I have examined the information in the documents checked below and I have a reasonable belief that the information is true and correct:

- Schedule A/B: Assets—Real and Personal Property (Official Form 206A/B)
- Schedule D: Creditors Who Have Claims Secured by Property (Official Form 206D)
- Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 206E/F)
- Schedule G: Executory Contracts and Unexpired Leases (Official Form 206G)
- Schedule H: Codebtors (Official Form 206H)
- A Summary of Assets and Liabilities for Non-Individuals (Official Form 206A-Summary)
- Amended Schedule _____
- Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders (Official Form 204)
- Other document that requires a declaration _____

I declare under penalty of perjury that the foregoing is true and correct.

Executed on 06/09/2023
MM/ DD/ YYYY


/s/ Richard Gherardi
Signature of individual signing on behalf of debtor

Richard Gherardi
Printed name

Managing Member
Position or relationship to debtor

Fill in this information to identify the case:

Debtor name Ann Arbor Sand Dollar Realty Group, LLC

United States Bankruptcy Court for the:
Eastern District of New York

Case number (if known): _____

Check if this is an amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an *insider*, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1	Allan Reichman 6 Hudson View Way Tarrytown, NY 10591		Judgment Lien		\$124,090.00	\$715,000.00	\$124,090.00
2	Eric Goldfine, as Trustee of the Eric Goldfine Self Employed Retirement Plan and Trust 21 Lakeside Road Mahopac, NY 10541		UCC Lien		\$175,000.00	\$715,000.00	\$175,000.00
3	Planet Home Lending, LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2020 NPL-1 321 Research Parkway 303 Meriden, CT 06450		First Mortgage		\$1,790,847.00	\$715,000.00	\$1,075,847.00
4	Sarah Dahba Trust 729 Avenue T fl 2 Brooklyn, NY 11223		UCC Lien		\$148,716.00	\$715,000.00	\$148,716.00
5	Steve Eckhaus 1 Lincoln Plaza 32K New York, NY 10023		2nd Mortgage		\$200,000.00	\$715,000.00	\$200,000.00
6							
7							
8							

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (*if known*) _____

Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						

Fill in this information to identify the case:

Debtor name Ann Arbor Sand Dollar Realty Group, LLC

United States Bankruptcy Court for the:
Eastern District of New York

Case number (if known): _____

Check if this is an amended filing

Official Form 206A/B

Schedule A/B: Assets — Real and Personal Property

12/15

Disclose all property, real and personal, which the debtor owns or in which the debtor has any other legal, equitable, or future interest. Include all property in which the debtor holds rights and powers exercisable for the debtor's own benefit. Also include assets and properties which have no book value, such as fully depreciated assets or assets that were not capitalized. In Schedule A/B, list any executory contracts or unexpired leases. Also list them on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 206G).

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. At the top of any pages added, write the debtor's name and case number (if known). Also identify the form and line number to which the additional information applies. If an additional sheet is attached, include the amounts from the attachment in the total for the pertinent part.

For Part 1 through Part 11, list each asset under the appropriate category or attach separate supporting schedules, such as a fixed asset schedule or depreciation schedule, that gives the details for each asset in a particular category. List each asset only once. In valuing the debtor's interest, do not deduct the value of secured claims. See the instructions to understand the terms used in this form.

Part 1: Cash and cash equivalents

1. Does the debtor have any cash or cash equivalents?

No. Go to Part 2.
 Yes. Fill in the information below.

All cash or cash equivalents owned or controlled by the debtor

Current value of debtor's interest

2. Cash on hand

3. Checking, savings, money market, or financial brokerage accounts (*Identify all*)

Name of institution (bank or brokerage firm) Type of account Last 4 digits of account number

None

4. Other cash equivalents (*Identify all*)

None

5. Total of Part 1

Add lines 2 through 4 (including amounts on any additional sheets). Copy the total to line 80.

\$0.00

Part 2: Deposits and prepayments

6. Does the debtor have any deposits or prepayments?

No. Go to Part 3.
 Yes. Fill in the information below.

Current value of debtor's interest

7. Deposits, including security deposits and utility deposits

Description, including name of holder of deposit

None

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (*if known*) _____

None

17. Total of Part 4

Add lines 14 through 16 (including any additional sheets). Copy the total to line 83.

\$0.00

Part 5: Inventory, excluding agriculture assets

18. Does the debtor own any inventory (excluding agriculture assets)?

No. Go to Part 6.

Yes. Fill in the information below.

General description	Date of the last physical inventory	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest

19. Raw materials

None

20. Work in progress

None

21. Finished goods, including goods held for resale

None

22. Other inventory or supplies

None

23. Total of Part 5

Add lines 19 through 22 (including any additional sheets). Copy the total to line 84.

\$0.00

24. Is any of the property listed in Part 5 perishable?

No

Yes

25. Has any of the property listed in Part 5 been purchased within 20 days before the bankruptcy was filed?

No

Yes

26. Has any of the property listed in Part 5 been appraised by a professional within the last year?

No

Yes

Part 6: Farming and fishing-related assets (other than titled motor vehicles and land)

27. Does the debtor own or lease any farming and fishing-related assets (other than titled motor vehicles and land)?

No. Go to Part 7.

Yes. Fill in the information below.

Debtor Ann Arbor Sand Dollar Realty Group, LLC _____ Case number (*if known*) _____
 Name _____

General description	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
---------------------	--	---	------------------------------------

28. Crops — either planted or harvested**None****29. Farm animals** Examples: Livestock, poultry, farm-raised fish**None****30. Farm machinery and equipment** (Other than titled motor vehicles)**None****31. Farm and fishing supplies, chemicals, and feed****None****32. Other farming and fishing-related property not already listed in Part 6****None****33. Total of Part 6**

Add lines 28 through 32. Copy the total to line 85.

\$0.00**34. Is the debtor a member of an agricultural cooperative?** No Yes. Is any of the debtor's property stored at the cooperative? No Yes**35. Has any of the property listed in Part 6 been purchased within 20 days before the bankruptcy was filed?** No Yes**36. Is a depreciation schedule available for any of the property listed in Part 6?** No Yes**37. Has any of the property listed in Part 6 been appraised by a professional within the last year?** No Yes**Part 7: Office furniture, fixtures, and equipment; and collectibles****38. Does the debtor own or lease any office furniture, fixtures, equipment, or collectibles?** No. Go to Part 8. Yes. Fill in the information below.

Debtor Ann Arbor Sand Dollar Realty Group, LLC _____ Case number (*if known*) _____
 Name _____

General description	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
---------------------	--	---	------------------------------------

39. Office furniture

None

40. Office fixtures

None

41. Office equipment, including all computer equipment and communication systems equipment and software

None

42. Collectibles Examples: Antiques and figurines; paintings, prints or other artwork; books, pictures, or other art objects; china and crystal; stamp, coin, or baseball card collections; other collections, memorabilia, or collectibles

None

43. Total of Part 7

Add lines 39 through 42. Copy the total to line 86.

\$0.00**44. Is a depreciation schedule available for any of the property listed in Part 7?**

No
 Yes

45. Has any of the property listed in Part 7 been appraised by a professional within the last year?

No
 Yes

Part 8: Machinery, equipment, and vehicles**46. Does the debtor own or lease any machinery, equipment, or vehicles?**

No. Go to Part 9.
 Yes. Fill in the information below.

General description	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
---------------------	--	---	------------------------------------

Include year, make, model, and identification numbers (i.e., VIN, HIN, or N-number)

47. Automobiles, vans, trucks, motorcycles, trailers, and titled farm vehicles

None

48. Watercraft, trailers, motors, and related accessories Examples: Boats, trailers, motors, floating homes, personal watercraft, and fishing vessels

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (*if known*) _____

None

49. Aircraft and accessories

None

50. Other machinery, fixtures, and equipment (excluding farm machinery and equipment)

None

51. Total of Part 8

Add lines 47 through 50. Copy the total to line 87.

\$0.00

52. Is a depreciation schedule available for any of the property listed in Part 8?

No
 Yes

53. Has any of the property listed in Part 8 been appraised by a professional within the last year?

No
 Yes

Part 9: Real Property

54. Does the debtor own or lease any real property?

No. Go to Part 10.
 Yes. Fill in the information below.

General description	Nature and extent of debtor's interest in property	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
Include street address or other description such as Assessor Parcel Number (APN), and type of property (for example, acreage, factory, warehouse, apartment or office building), if available				

55. Any building, other improved real estate, or land which the debtor owns or in which the debtor has interest

1768 Majors Path Southampton, NY 55.1 <u>11968</u>	Fee Simple	(Unknown)	<u>\$715,000.00</u>
---	------------	-----------	---------------------

56. Total of Part 9

Add the current value on lines 55.1 through 55.3 and entries from any addition sheets. Copy the total to line 88.

\$715,000.00

57. Is a depreciation schedule available for any of the property listed in Part 9?

No
 Yes

58. Has any of the property listed in Part 9 been appraised by a professional within the last year?

No
 Yes

Part 10: Intangibles and Intellectual Property

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (*if known*) _____

59. Does the debtor have any interests in intangibles or intellectual property?

No. Go to Part 11.
 Yes. Fill in the information below.

General description	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest

60. Patents, copyrights, trademarks, and trade secrets

None

61. Internet domain names and websites

None

62. Licenses, franchises, and royalties

None

63. Customer lists, mailing lists, or other compilations

None

64. Other intangibles, or intellectual property

None

65. Goodwill

None

66. Total of Part 10

Add lines 60 through 65. Copy the total to line 89.

\$0.00

67. Do your lists or records include personally identifiable information of customers? (as defined in 11 U.S.C. §§ 101(41A) and 107)

No
 Yes

68. Is there an amortization or other similar schedule available for any of the property listed in Part 10?

No
 Yes

69. Has any of the property listed in Part 10 been appraised by a professional within the last year?

No
 Yes

Part 11: All other assets

70. Does the debtor own any other assets that have not yet been reported on this form?

No. Go to Part 12.
 Yes. Fill in the information below.

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (*if known*) _____

	Current value of debtor's interest
--	---------------------------------------

71. Notes receivable

Description (include name of obligor)

None**72. Tax refunds and unused net operating losses (NOLs)**

Description (for example, federal, state, local)

None**73. Interests in insurance policies or annuities****None****74. Causes of action against third parties (whether or not a lawsuit has been filed)****None****75. Other contingent and unliquidated claims or causes of action of every nature,
including counterclaims of the debtor and rights to set off claims****None****76. Trusts, equitable or future interests in property****None****77. Other property of any kind not already listed** Examples: Season tickets,
country club membership**None****78. Total of Part 11**

Add lines 71 through 77. Copy the total to line 90.

\$0.00**79. Has any of the property listed in Part 11 been appraised by a professional within the last year?**

No
 Yes

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (*if known*) _____

Part 12: Summary

Type of property	Current value of personal property	Current value of real property
80. Cash, cash equivalents, and financial assets. Copy line 5, Part 1.	\$0.00	
81. Deposits and prepayments. Copy line 9, Part 2.	\$0.00	
82. Accounts receivable. Copy line 12, Part 3.	\$0.00	
83. Investments. Copy line 17, Part 4.	\$0.00	
84. Inventory. Copy line 23, Part 5.	\$0.00	
85. Farming and fishing-related assets. Copy line 33, Part 6.	\$0.00	
86. Office furniture, fixtures, and equipment; collectibles. Copy line 43, Part 7.	\$0.00	
87. Machinery, equipment, and vehicles. Copy line 51, Part 8.	\$0.00	
88. Real property. Copy line 56, Part 9.....		\$715,000.00
89. Intangibles and intellectual property. Copy line 66, Part 10.	\$0.00	
90. All other assets. Copy line 78, Part 11.	+ \$0.00	
91. Total. Add lines 80 through 90 for each column.....	91a. \$0.00	+ 91b. \$715,000.00
92. Total of all property on Schedule A/B. Lines 91a + 91b = 92		<u>\$715,000.00</u>

Fill in this information to identify the case:

Debtor name	Ann Arbor Sand Dollar Realty Group, LLC		
United States Bankruptcy Court for the:	Eastern	District of	New York (State)
Case number (if known):			

Check if this is an amended filing

Official Form 206D**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible.**1. Do any creditors have claims secured by debtor's property?**

No. Check this box and submit page 1 of this form to the court with debtor's other schedules. Debtor has nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List Creditors Who Have Secured Claims**2. List in alphabetical order all creditors who have secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim.

Creditor's name	Describe debtor's property that is subject to a lien	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim
Allan Reichman	1768 Majors Path Southampton, NY 11968	\$124,090.00	\$715,000.00
Creditor's mailing address	Describe the lien		
6 Hudson View Way	Judgment Lien		
Tarrytown, NY 10591			
Creditor's email address, if known	Is the creditor an insider or related party?		
	<input checked="" type="checkbox"/> No		
	<input type="checkbox"/> Yes		
Date debt was incurred	Is anyone else liable on this claim?		
06/03/2020	<input checked="" type="checkbox"/> No		
Last 4 digits of account number	<input type="checkbox"/> Yes. Fill out Schedule H: Codebtors (Official Form 206H).		
— — — —			
Do multiple creditors have an interest in the same property?	As of the petition filing date, the claim is:		
<input type="checkbox"/> No	Check all that apply.		
<input checked="" type="checkbox"/> Yes. Specify each creditor, including this creditor, and its relative priority.	<input type="checkbox"/> Contingent		
	<input type="checkbox"/> Unliquidated		
	<input type="checkbox"/> Disputed		
1) Planet Home Lending, LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2020 NPL-1; 2) Sarah Dahba Trust; 3) Steve Eckhaus; 4) Allan Reichman; 5) Eric Goldfine, as Trustee of the Eric Goldfine Self Employed Retirement Plan and Trust			

3. Total of the dollar amounts from Part 1, Column A, including the amounts from the Additional Page, if any. \$2,438,653.00

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name

Case number (if known) _____

Part 1:	Additional Page	
Copy this page only if more space is needed. Continue numbering the lines sequentially from the previous page.		
		Column A Amount of claim Do not deduct the value of collateral.
		Column B Value of collateral that supports this claim
2.2 Creditor's name	Describe debtor's property that is subject to a lien	
Eric Goldfine, as Trustee of the Eric Goldfine Self Employed Retirement Plan and Trust	\$175,000.00	\$715,000.00
Creditor's mailing address	Describe the lien	
21 Lakeside Road Mahopac, NY 10541	UCC Lien	
Creditor's email address, if known	Is the creditor an insider or related party?	
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
Date debt was incurred	Is anyone else liable on this claim?	
6/21/2019	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Fill out Schedule H: Codebtors (Official Form 206H).	
Last 4 digits of account number	As of the petition filing date, the claim is:	
_____	Check all that apply.	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Do multiple creditors have an interest in the same property?		
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Have you already specified the relative priority?		
<input type="checkbox"/> No. Specify each creditor, including this creditor, and its relative priority. <hr/> <hr/> <input checked="" type="checkbox"/> Yes. The relative priority of creditors is specified on lines <u>2.1</u>		

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name

Case number (if known) _____

Part 1:	Additional Page	Column A	Column B
		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim
Copy this page only if more space is needed. Continue numbering the lines sequentially from the previous page.			
2.3 Creditor's name	Describe debtor's property that is subject to a lien	\$1,790,847.00	\$715,000.00
Planet Home Lending, LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2020 NPL-1	1768 Majors Path Southampton, NY 11968		
Creditor's mailing address	Describe the lien		
321 Research Parkway 303	First Mortgage		
Meriden, CT 06450			
Creditor's email address, if known	Is the creditor an insider or related party?		
	<input checked="" type="checkbox"/> No		
	<input type="checkbox"/> Yes		
	Is anyone else liable on this claim?		
	<input checked="" type="checkbox"/> No		
	<input type="checkbox"/> Yes. Fill out Schedule H: Codebtors (Official Form 206H).		
Date debt was incurred	As of the petition filing date, the claim is:		
11/08/2018	Check all that apply.		
Last 4 digits of account number	<input type="checkbox"/> Contingent		
— — — —	<input type="checkbox"/> Unliquidated		
	<input type="checkbox"/> Disputed		
Do multiple creditors have an interest in the same property?			
<input type="checkbox"/> No			
<input checked="" type="checkbox"/> Yes. Have you already specified the relative priority?			
<input type="checkbox"/> No. Specify each creditor, including this creditor, and its relative priority.			

<input checked="" type="checkbox"/> Yes. The relative priority of creditors is specified on lines <u>2.1</u>			

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (if known) _____

Part 1: Additional Page		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim
Copy this page only if more space is needed. Continue numbering the lines sequentially from the previous page.			
2.4 Creditor's name <hr/> <u>Sarah Dahba Trust</u>	Describe debtor's property that is subject to a lien <hr/> <u>1768 Majors Path Southampton, NY 11968</u>	<hr/> <u>\$148,716.00</u>	<hr/> <u>\$715,000.00</u>
Creditor's mailing address <hr/> <u>729 Avenue T fl 2</u>	Describe the lien <hr/> <u>UCC Lien</u>		
Creditor's email address, if known <hr/>	Is the creditor an insider or related party?		
Date debt was incurred <hr/> <u>11/1/2019</u>	Is anyone else liable on this claim?		
Last 4 digits of account number <hr/> <u>_____</u>	As of the petition filing date, the claim is: Check all that apply.		
Do multiple creditors have an interest in the same property?	_____	<input type="checkbox"/> Contingent	
<input type="checkbox"/> No	<input type="checkbox"/> Unliquidated	<input type="checkbox"/> Disputed	
<input checked="" type="checkbox"/> Yes. Have you already specified the relative priority?	_____		
<input type="checkbox"/> No. Specify each creditor, including this creditor, and its relative priority. <hr/>			
<input checked="" type="checkbox"/> Yes. The relative priority of creditors is specified on lines <u>2.1</u>			

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (if known) _____

Part 1: Additional Page		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim
Copy this page only if more space is needed. Continue numbering the lines sequentially from the previous page.			
2.5 Creditor's name <u>Steve Eckhaus</u>	Describe debtor's property that is subject to a lien <u>1768 Majors Path Southampton, NY 11968</u>	<u>\$200,000.00</u>	<u>\$715,000.00</u>
Creditor's mailing address <u>1 Lincoln Plaza 32K</u>	Describe the lien <u>2nd Mortgage</u>		
Creditor's email address, if known _____	Is the creditor an insider or related party?		
Date debt was incurred <u>11/9/2021</u>	Is anyone else liable on this claim?		
Last 4 digits of account number _____	As of the petition filing date, the claim is: Check all that apply.		
Do multiple creditors have an interest in the same property?	<input type="checkbox"/> Contingent		
<input type="checkbox"/> No	<input type="checkbox"/> Unliquidated		
<input checked="" type="checkbox"/> Yes. Have you already specified the relative priority?	<input type="checkbox"/> Disputed		
<input type="checkbox"/> No. Specify each creditor, including this creditor, and its relative priority. _____			
<input checked="" type="checkbox"/> Yes. The relative priority of creditors is specified on lines <u>2.1</u>			

Fill in this information to identify the case:

Debtor name Ann Arbor Sand Dollar Realty Group, LLC

United States Bankruptcy Court for the:
Eastern District of New York

Case number (if known): _____

Check if this is an amended filing

Official Form 206E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY unsecured claims and Part 2 for creditors with NONPRIORITY unsecured claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Assets - Real and Personal Property (Official Form 206A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 206G). Number the entries in Parts 1 and 2 in the boxes on the left. If more space is needed for Part 1 or Part 2, fill out and attach the Additional Page of that Part included in this form.

Part 1: List All Creditors with PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims? (See 11 U.S.C. § 507)

No. Go to Part 2.

Yes. Go to line 2.

2. List in alphabetical order all creditors who have unsecured claims that are entitled to priority in whole or in part. If the debtor has more than 3 creditors with priority unsecured claims, fill out and attach the Additional Page of Part 1.

	Total claim	Priority amount
2.1 Priority creditor's name and mailing address _____ _____ _____	As of the petition filing date, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	_____
Date or dates debt was incurred _____	Basis for the claim: _____	
Last 4 digits of account number _____	Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	
Specify Code subsection of PRIORITY unsecured claim: 11 U.S.C. § 507(a) _____		
2.2 Priority creditor's name and mailing address _____ _____ _____	As of the petition filing date, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	_____
Date or dates debt was incurred _____	Basis for the claim: _____	
Last 4 digits of account number _____	Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	
Specify Code subsection of PRIORITY unsecured claim: 11 U.S.C. § 507(a) _____		

Debtor

Ann Arbor Sand Dollar Realty Group, LLC

Case number (if known) _____

Name

Part 2: List All Creditors with NONPRIORITY Unsecured Claims

3. List in alphabetical order all of the creditors with nonpriority unsecured claims. If the debtor has more than 6 creditors with nonpriority unsecured claims, fill out and attach the Additional Page of Part 2.

	Amount of claim
3.1 Nonpriority creditor's name and mailing address _____ _____ _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Date or dates debt was incurred _____	Basis for the claim: _____
Last 4 digits of account number _____	Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes
3.2 Nonpriority creditor's name and mailing address _____ _____ _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Date or dates debt was incurred _____	Basis for the claim: _____
Last 4 digits of account number _____	Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes
3.3 Nonpriority creditor's name and mailing address _____ _____ _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Date or dates debt was incurred _____	Basis for the claim: _____
Last 4 digits of account number _____	Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes
3.4 Nonpriority creditor's name and mailing address _____ _____ _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Date or dates debt was incurred _____	Basis for the claim: _____
Last 4 digits of account number _____	Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor Ann Arbor Sand Dollar Realty Group, LLC
Name _____

Case number (*if known*) _____

Part 4: Total Amounts of the Priority and Nonpriority Unsecured Claims

5. Add the amounts of priority and nonpriority unsecured claims.

5a. Total claims from Part 1

5a.

\$0.00

5b. Total claims from Part 2

5b.

+

\$0.00

5c. Total of Parts 1 and 2

Lines 5a + 5b = 5c.

5c.

\$0.00

Fill in this information to identify the case:

Debtor name Ann Arbor Sand Dollar Realty Group, LLC

United States Bankruptcy Court for the:
Eastern District of New York

Case number (if known): _____ Chapter 11

Check if this is an amended filing

Official Form 206G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If more space is needed, copy and attach the additional page, numbering the entries consecutively.

1. Does the debtor have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with the debtor's other schedules. There is nothing else to report on this form.

Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Assets - Real and Personal Property (Official Form 206A/B).

2. List all contracts and unexpired leases

State the name and mailing address for all other parties with whom the debtor has an executory contract or unexpired lease

2.1	<p>State what the contract or lease is for and the nature of the debtor's interest</p> <hr/> <p>State the term remaining</p> <hr/> <p>List the contract number of any government contract</p> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
2.2	<p>State what the contract or lease is for and the nature of the debtor's interest</p> <hr/> <p>State the term remaining</p> <hr/> <p>List the contract number of any government contract</p> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
2.3	<p>State what the contract or lease is for and the nature of the debtor's interest</p> <hr/> <p>State the term remaining</p> <hr/> <p>List the contract number of any government contract</p> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>
2.4	<p>State what the contract or lease is for and the nature of the debtor's interest</p> <hr/> <p>State the term remaining</p> <hr/> <p>List the contract number of any government contract</p> <hr/>	<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

Fill in this information to identify the case:

Debtor name **Ann Arbor Sand Dollar Realty Group, LLC**
United States Bankruptcy Court for the: **Eastern** District of **New York**
(State)
Case number (If known): _____

Check if this is an amended filing

Official Form 206H

Schedule H: Codebtors

12/15

**Be as complete and accurate as possible. If more space is needed, copy the Additional Page, numbering the entries consecutively.
Attach the Additional Page to this page.**

1. Does the debtor have any codebtors?

No. Check this box and submit this form to the court with the debtor's other schedules. Nothing else needs to be reported on this form.
 Yes

2. In Column 1, list as codebtors all of the people or entities who are also liable for any debts listed by the debtor in the schedules of creditors, **Schedules D-G**. Include all guarantors and co-obligors. In Column 2, identify the creditor to whom the debt is owed and each schedule on which the creditor is listed. If the codebtor is liable on a debt to more than one creditor, list each creditor separately in Column 2.

Column 1: Codebtor			Column 2: Creditor		
Name	Mailing address		Name	Check all schedules that apply:	
2.1	<input type="text"/> Street <input type="text"/>		<input type="text"/>	<input type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G	
	<input type="text"/> City State ZIP Code				
2.2	<input type="text"/> Street <input type="text"/>		<input type="text"/>	<input type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G	
	<input type="text"/> City State ZIP Code				
2.3	<input type="text"/> Street <input type="text"/>		<input type="text"/>	<input type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G	
	<input type="text"/> City State ZIP Code				
2.4	<input type="text"/> Street <input type="text"/>		<input type="text"/>	<input type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G	
	<input type="text"/> City State ZIP Code				
2.5	<input type="text"/> Street <input type="text"/>		<input type="text"/>	<input type="checkbox"/> D <input type="checkbox"/> E/F <input type="checkbox"/> G	
	<input type="text"/> City State ZIP Code				

Debtor Ann Arbor Sand Dollar Realty Group, LLC Case number (if known) _____
 Name _____

Additional Page if Debtor Has More Codebtors

Copy this page only if more space is needed. Continue numbering the lines sequentially from the previous page.

<i>Column 1: Codebtor</i>		<i>Column 2: Creditor</i>	
Name	Mailing address	Name	<i>Check all schedules that apply:</i>
2.6 _____	Street _____	_____	<input type="checkbox"/> D <input type="checkbox"/> E/F <input checked="" type="checkbox"/> G
City _____		State _____	ZIP Code _____

Fill in this information to identify the case:

Debtor name Ann Arbor Sand Dollar Realty Group, LLC

United States Bankruptcy Court for the:
Eastern District of New York

Case number (if known): _____ Chapter 11

Check if this is an amended filing

Official Form 206Sum

Summary of Assets and Liabilities for Non-Individuals

12/15

Part 1: Summary of Assets

1. **Schedule A/B: Assets—Real and Personal Property** (Official Form 206A/B)

1a. **Real Property:**

Copy line 88 from *Schedule A/B*.....

\$715,000.00

1b. **Total personal property:**

Copy line 91A from *Schedule A/B*.....

\$0.00

1c. **Total of all property:**

Copy line 92 from *Schedule A/B*.....

\$715,000.00

Part 2: Summary of Liabilities

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 206D)

Copy the total dollar amount listed in Column A, *Amount of claim*, from line 3 of *Schedule D*.....

\$2,438,653.00

3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 206E/F)

3a. **Total claim amounts of priority unsecured claims:**

Copy the total claims from Part 1 from line 5a of *Schedule E/F*.....

\$0.00

3b. **Total amount of claims of non-priority amount of unsecured claims:**

Copy the total of the amount of claims from Part 2 from line 5b of *Schedule E/F*.....

+ \$0.00

4. **Total liabilities.....**

Lines 2 + 3a + 3b

\$2,438,653.00

Allan Reichman
6 Hudson View Way
Tarrytown, NY 10591

Eric Goldfine, as Trustee of
the Eric Goldfine Self
Employed Retirement Plan
and Trust
21 Lakeside Road
Mahopac, NY 10541

Planet Home Lending, LLC as
Servicer for Wilmington
Savings Fund Society, FSB,
not in its individual capacity
but solely as owner trustee
for Verus Securitization Trust
2020 NPL-1
321 Research Parkway 303
Meriden, CT 06450

Sarah Dahba Trust
729 Avenue T fl 2
Brooklyn, NY 11223

Steve Eckhaus
1 Lincoln Plaza 32K
New York, NY 10023

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
CENTRAL ISLIP DIVISION

IN RE: **Ann Arbor Sand Dollar Realty Group,
LLC**

CASE NO

CHAPTER 11

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 06/09/2023

Signature /s/ Richard Gherardi
Richard Gherardi, Managing Member